

Docket No. AUS920030912US1

**ABSTRACT OF THE DISCLOSURE**

**FAX CHECK/MONEY ORDER AUTOMATICALLY FROM ATM**

An automatic teller machine capable of sending a facsimile of a check, money order, or other payment instrument to a payee designated by a user. The user inserts cash or allows an account to be debited to pay for the payment instrument, and the automatic teller machine faxes the payment instrument to the payee.